

## Workers with Disabilities Medicaid Coverage

The North Dakota Department of Human Services' Medicaid program administers a buy-in program to provide medical assistance to qualifying workers with disabilities. Households with income up to 225 percent of the Federal Poverty Level can "buy in" to Medicaid coverage for a worker with a disability. North Dakota's Workers with Disabilities Medicaid Coverage became available June 1, 2004.

The program provides comprehensive coverage through Medicaid, including dental and mental health coverage, in return for a monthly premium.

**Individuals can apply at their local county social service office.**

### To Qualify:

- An individual must be at least age 16 and less than 65. Coverage ends at the end of the month immediately preceding the month of the 65<sup>th</sup> birthday;
- An individual must be considered disabled (NOTE: *North Dakota uses the Social Security Administration's definition of disability.*);
- The family's total net countable income cannot exceed 225 percent of the Federal Poverty Level;
- The individual must pay a one-time \$100 enrollment fee.

### Premiums:

- Qualifying individuals pay a monthly premium equal to five percent of the individual's gross countable income.

### Other Program Requirements:

- An individual must be gainfully employed.
- An individual may continue to be considered gainfully employed if temporarily un-employed due to illness or injury.
- An individual can have any private health care coverage and may still qualify for the buy-in. In approving the coverage, North Dakota legislators recognized that workers with disabilities often have health care needs that exceed private coverage limits.
- The Medicaid program asset limits are \$3,000 for a single individual and \$6,000 for a married couple, but each individual eligible under the Worker with Disabilities coverage is allowed an additional \$10,000 in assets.

## Frequently Asked Questions:

### ***Workers with Disabilities Medicaid Coverage***

- Q - Are individuals who are eligible under the Workers with Disabilities Medicaid Coverage required to have a Primary Care Physician?**
- A -** No. Individuals eligible for Workers with Disabilities Medicaid Coverage are exempt from the Primary Care Physician requirements.
- Q - How often must an individual pay the \$100 enrollment fee to have health coverage under the Workers with Disabilities Medicaid Coverage?**
- A -** The \$100 enrollment fee is a once-per-lifetime fee for an individual who qualifies for the Workers with Disabilities Medicaid Coverage.
- Q - What is the earliest day an individual can be covered under the Workers with Disabilities Medicaid Coverage?**
- A -** The program will cover qualifying medical expenses for an eligible individual incurred up to three months before the month the application was submitted.
- Q - I am receiving home and community-based services. Am I eligible for the Workers with Disabilities Medicaid Coverage?**
- A -** Any individual that meets the criteria for Workers with Disabilities Medicaid Coverage, including gainful employment, would be eligible regardless of the medical services received.
- Q - If an individual is in a Long Term Care Facility, would the individual be eligible for Workers with Disabilities Medicaid Coverage?**
- A -** If an individual meets the criteria for the coverage, including gainful employment, an individual receiving care in a Long Term Care Facility would be eligible.
- Q - What services are covered under the North Dakota Workers with Disabilities Medicaid Coverage?**
- A -** Individuals covered under North Dakota's Workers with Disabilities Medicaid Coverage are entitled to the same covered services as other Medicaid participants, and they are also subject to the same Medicaid benefit caps and limits.
- Q - Does the Workers with Disabilities Medicaid Coverage cost families any other out-of-pocket costs besides the monthly premium?**
- A -** Yes. In addition to the monthly premium, the individual is subject to the regular Medicaid co-payments. Participants must follow all rules of the Medicaid Program to ensure there are no additional out-of-pocket costs besides the premium or co-payments.

**For information,** contact your local county social service office. County contact information is at [www.nd.gov/dhs/locations/countysocialserv/index.html](http://www.nd.gov/dhs/locations/countysocialserv/index.html).